

12

START

Prompt User  
for InformationUser Inputs  
InformationUser Identifies  
End of InputInput  
TransmittedTransaction Record  
InitializedAssociation  
Check

Preprocessing

Preprocessing  
Complete

NO

END

YES

First Level  
AuthenticationFirst Level Authent.  
Complete

NO

END

YES

Should User Be  
Authenticated

NO

Go to Second  
Level Authentication

YES

Render  
Authentication Decision

END

Fig. 1

END

Request  
Number Greater  
Than or Equal to  
Predetermined  
Number

YES

Second Level  
Complete

YES

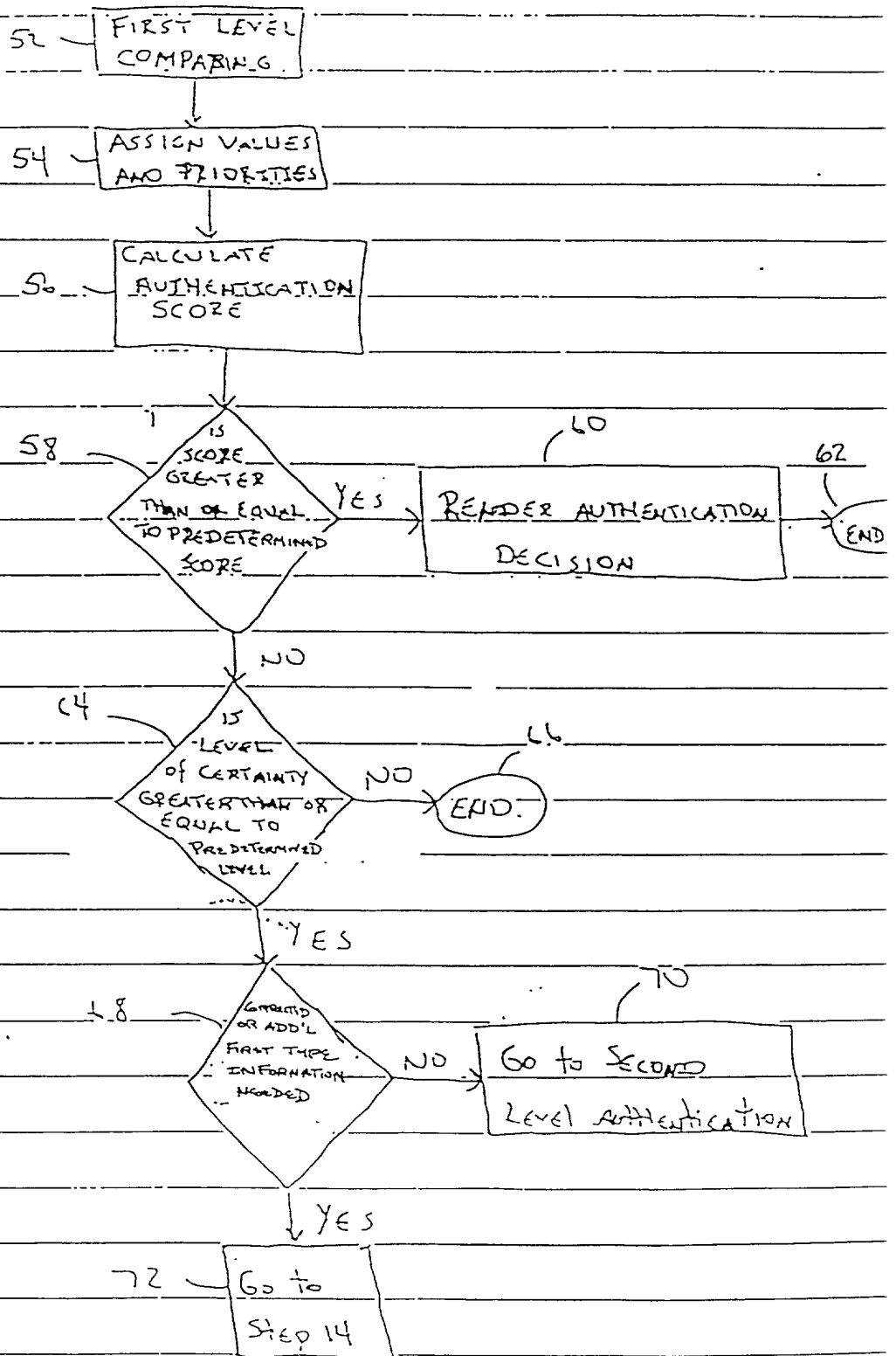


FIG. 2

40

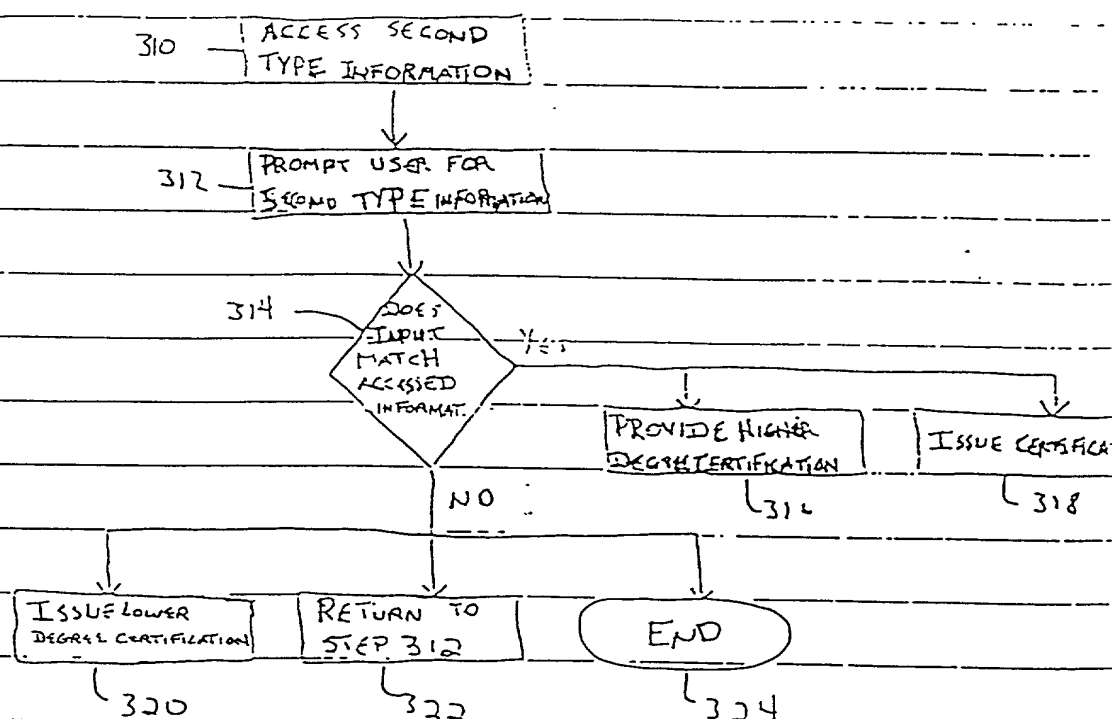


FIG 3

ASSOCIATION CHECK

24

26

STANDARDIZATION

400

FORMATTING

410

CONSISTENCY

420

VALIDITY

430

RETURN

TO

14

PROCEED

28

NO

END

30

YES

PROCEED TO

NEXT

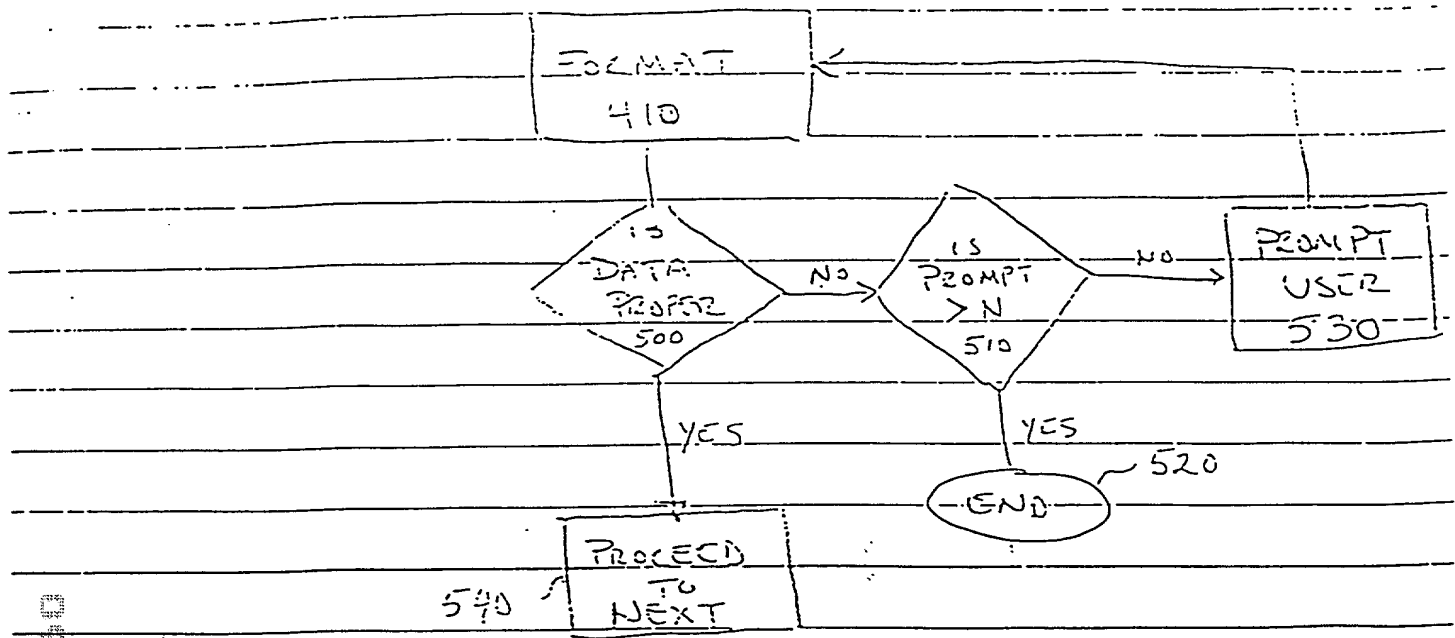


FIG. 5

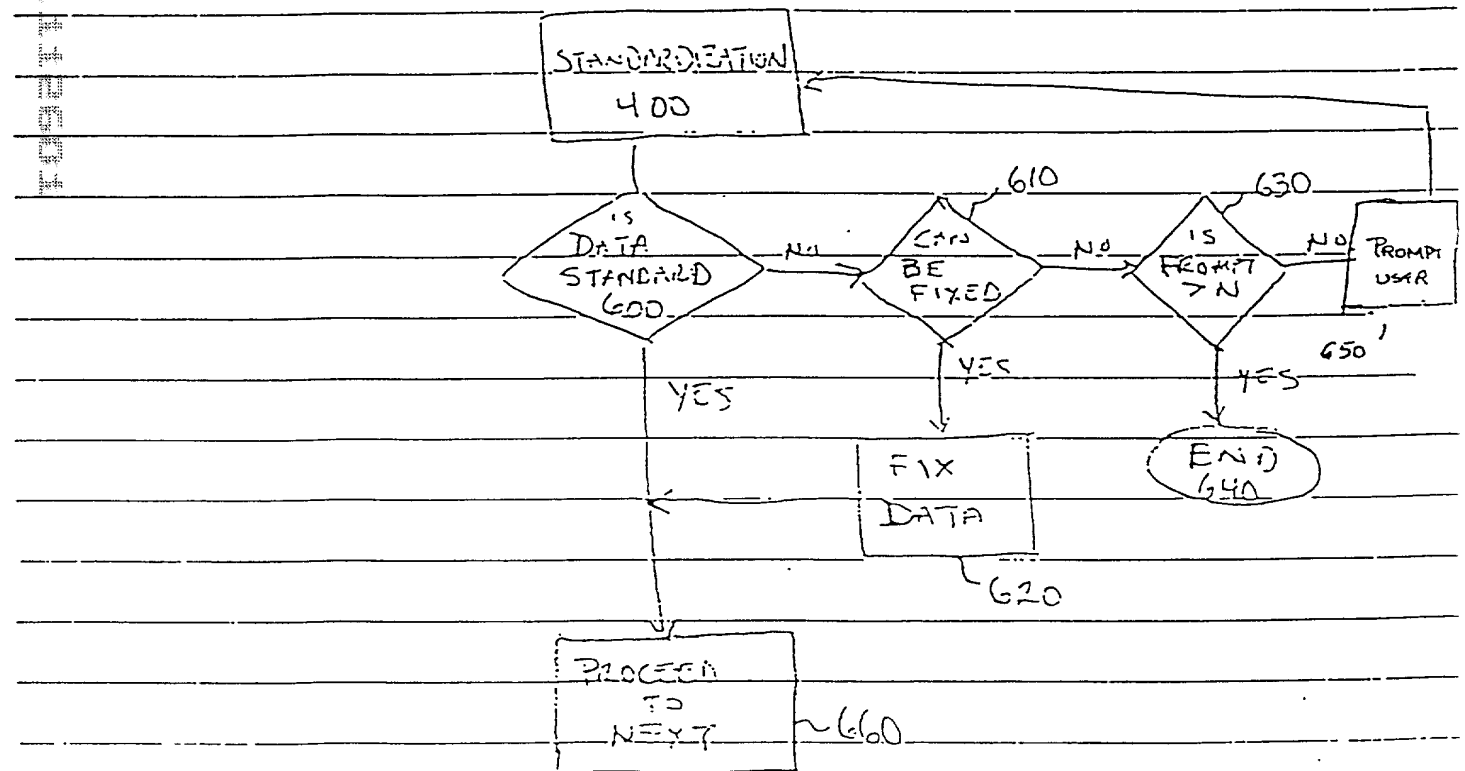


FIG. 6

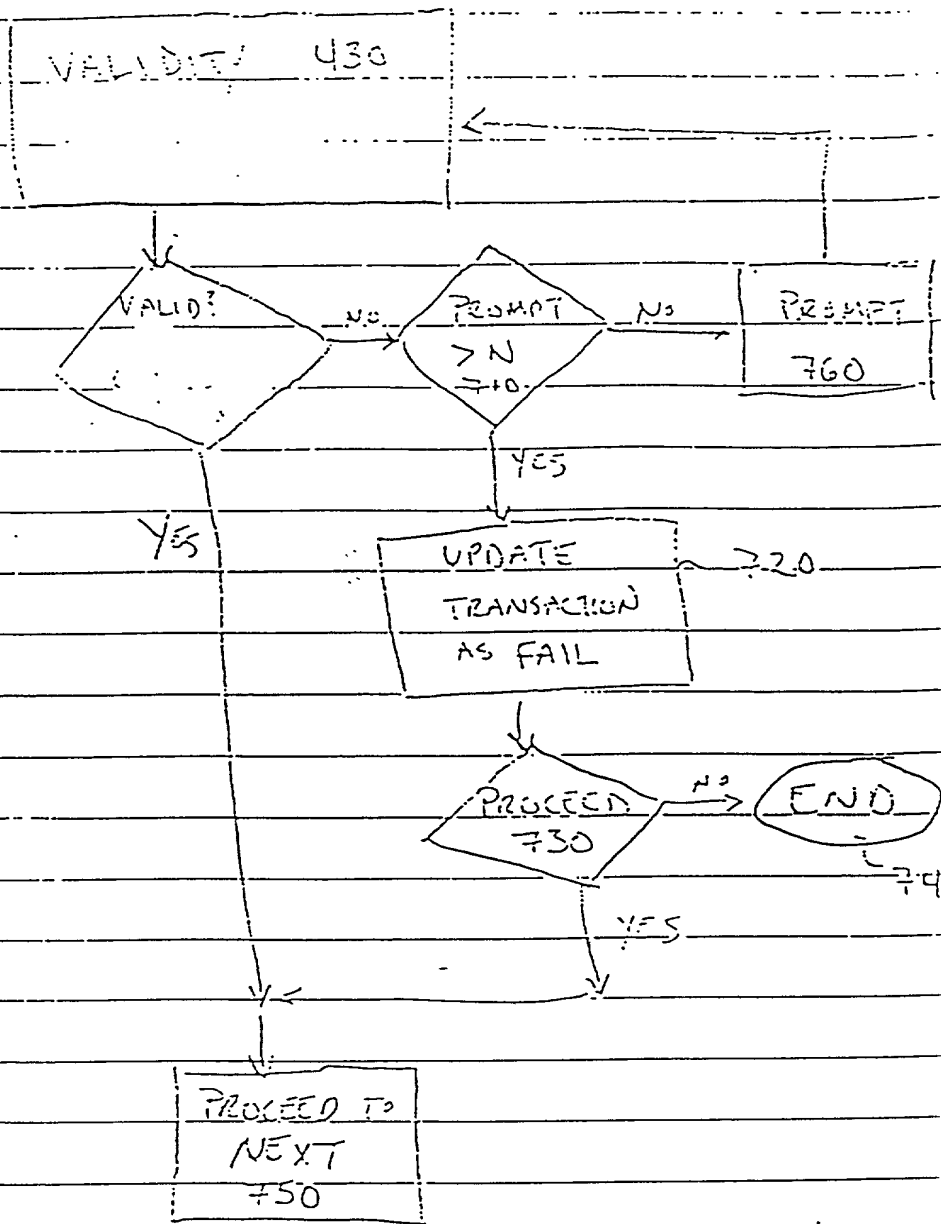


FIG. 7

0994586 112601

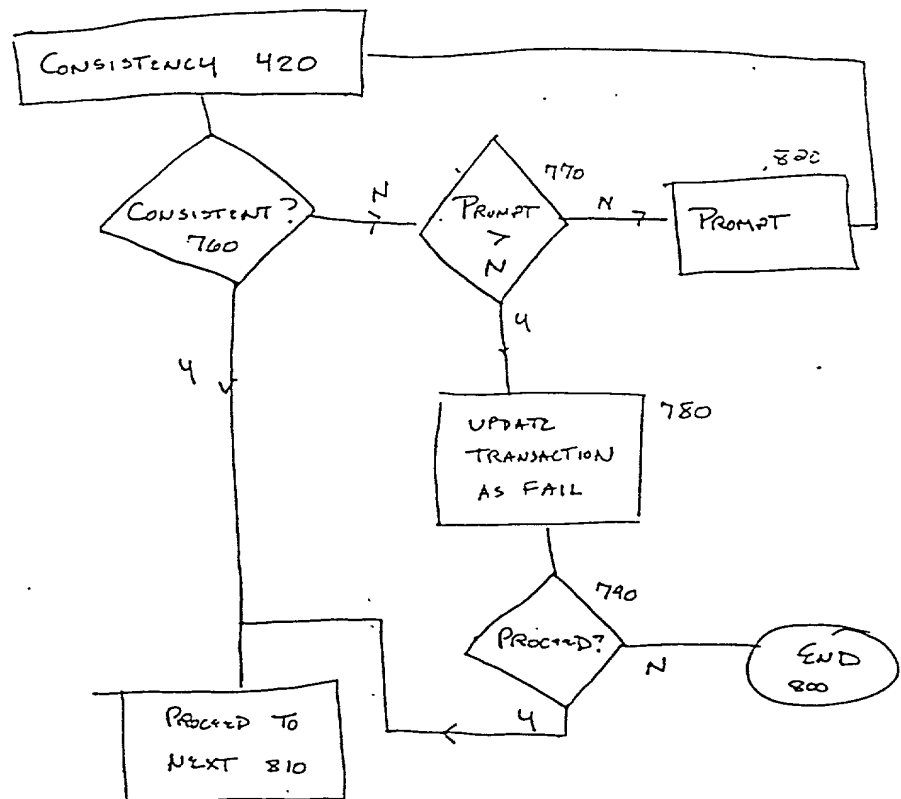


FIG. 5

When PostalSoft assigns (matches) an address, it creates a four-digit status code that tells how the input address differs from the "ideal" address. The status code consists of a letter followed by three numbers. Only the second and third digits are relevant to the verification process, therefore, the first and fourth digits may be ignored.

POSTALSOFT ADDRESS VERIFICATION ACTION MATRIX (EXAMPLE)												
Digit 2	Digit 3											
	0	1	2	3	4	5	6	7	8	9	A	F
0	P	P	P	P	P	P	P	P	VP	VP	VP	VP
1	P	P	P	P	P	P	P	P	VP	VP	VP	VP
2	P	P	P	P	P	P	P	P	VP	VP	VP	VP
3	P	P	P	P	P	P	P	P	VP	VP	VP	VP
4	P	P	P	VP	VP	VP	VP	VP	VP	VP	VP	VP
5	P	P	P	VP	VP	VP	VP	VP	VP	VP	VP	VP
6	P	P	P	VP	VP	VP	VP	VP	VP	VP	VP	VP
7	P	P	P	VP	VP	VP	VP	VP	VP	VP	VP	VP
8	P	P	P	P	P	P	P	P	VP	VP	VP	VP
9	P	P	P	P	P	P	P	P	VP	VP	VP	VP
A	P	P	P	P	P	P	P	P	VP	VP	VP	VP
B	P	P	P	P	P	P	P	P	VP	VP	VP	VP
C	P	P	P	VP	VP	VP	VP	VP	VP	VP	VP	VP
D	P	P	P	VP	VP	VP	VP	VP	VP	VP	VP	VP
E	P	P	P	VP	VP	VP	VP	VP	VP	VP	VP	VP
F	P	P	P	VP	VP	VP	VP	VP	VP	VP	VP	VP

Action Code Definitions

P Proceed to Area Code Validation.

VP On the first attempt present this message: "Please verify that the address you have entered is correct and re-submit."  
On the second and last attempt, log the transaction results and proceed to Area Code Validation.

Fig. 9



When PostalSoft cannot assign (match) an address, it creates an error code that tells why the address could not be assigned.

POSTAL-SOFT ERROR CODE ACTION MATRIX (EXAMPLE)		
Error Code	Action	
	Attempt 1	Attempt 2
E101	V	M
E212	V	M
E213	V	M
E214	V	M
E216	V	P
E302	V	P
E412	V	P
E413	V	P
E420	V	P
E421	V	P
E422	V	P
E423	V	P
E425	V	P
E427	V	P
E428	V	P
E429	V	P
E430	V	P
E431	V	P
E500	V	P
E501	M	-
E502	V	M
E503	V	P
E504	V	P
E600	V	M

#### Action Code Definitions

- V Present this message: "Please verify that the address you have entered is correct and re-submit."
- M Log transaction results and present this message: "We are unable to immediately authenticate your identity with the information you have provided. Someone from our Customer Support department will contact you within the next 24 hours. If you need to speak with someone immediately, please call Customer Support at 1-800-999-9999."
- P Log transaction results and proceed to Area Code Validation.

FIG 10

Process and Outcome		Action	Message
X	SSN Validation		
	Pass	Go to Address Validation	
	First Reject	Present message	Please verify that the Social Security Number you have entered is correct and re-submit.
	Second Reject	Log all application data and results of SSN Validation. Present message and forward application to Customer Support for manual evaluation.	We are unable to immediately authenticate your identity with the information you have provided. Someone from our Customer Support department will contact you within the next 24 hours. If you need to speak with someone immediately, please call Customer Support at 1-800-999-9999.
X	Address Validation	See Postal Sort Action Matrices	See Postal Sort Action Matrices
X	Area Code Validation		
	Pass	Go to Drivers License Validation	
	First Reject	Present message	Please verify that the Home Phone Number you have entered is correct and re-submit.
	Second Reject	Log results and proceed to next process.	
X	Drivers License Validation		
	Pass	Go to Identification Decisioning	
	First Reject	Present message	Please verify that the Drivers License Number you have entered is correct and re-submit.
	Second Reject	Log results and proceed to next process.	

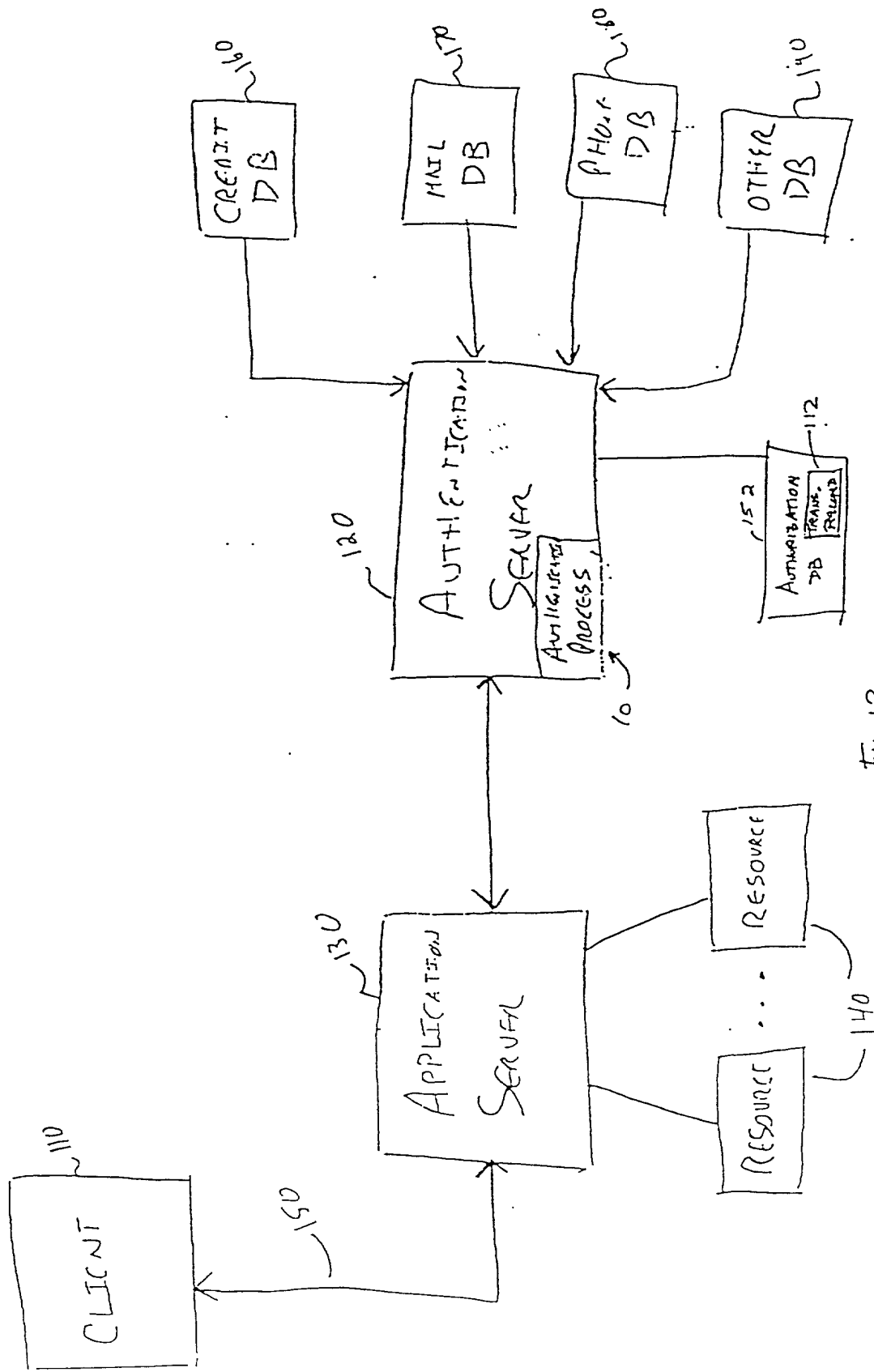


FIG. 12

Transaction Data Required for Transaction Logs

Transaction ID	
Trans No.	
Customer No.	
Consumer ID	
Date/Time	

Application Information*	
Last Name	
First Name	
Middle Name or Initial	
Suffix	
Maiden Name	
Current Address - Line 1	
Current Address - Line 2	
Current Address - County	
Current Address - City	
Current Address - State	
Current Address - ZIP Code	
At CA < 2 Years Indicator	
Former Address - Line 1	
Former Address - Line 2	
Former Address - County	
Former Address - City	
Former Address - State	
Former Address - ZIP Code	
Home Phone Number	
Home Phone > 4 Mos Old Indicator	
Area Code Change Indicator	
Home Phone Pub Indicator	
Work Phone Number	
Work Phone Extension	
Gender	
Date of Birth	
Social Security Number	
Drivers License Issued Indicator	
Drivers License Number	
Drivers License State of Issue	
DL Address ≠ CA or FA Indicator	
DL Address - Line 1	
DL Address - Line 2	
DL Address - City	
DL Address - State	
DL Address - ZIP Code	
Application Information (continued)	

Mother's Maiden Name	
Year of High School Graduation	
Number of Siblings	
E-mail Address	

Information received on the application will be stored exactly as provided by the consumer on the application form.

Processing Results	
Process Component	
Process Status Code	
Process Score	
Date/Time	

Valid Process Components	Valid Process Scores
SSN Validation	Pass,Fail
Address Validation	P,F
Area Code Validation	P,F
Drivers License Format Validation	P,F
ACRO ID Compare	Big,Regular,Possible,No Hit
MetroMail ID Compare	B,R,P,N
Drivers License ID Compare	B,R,P,N
Customer List ID Compare	B,R,P,N
Trade Line Test	B,R,P,N
Manual Evaluation	B,R,P,N
ID Decision	B,R,P,N

Valid Process Status Codes	
Status Code	Description
not assigned	Process Complete
not assigned	Process Complete - Flagged for Manual
not assigned	Aborted - Comm Error
not assigned	Aborted - System Error
not assigned	Aborted - Sent to Manual

SSN Validation Data	
SSN Edit Checks	Pass,Fail,Not Invoked
SSN Issued Check	P,F,N
SSN Deceased	P,F,N
SSN Fraud	P,F,N
Table Version No(s)	

<i>PostalSoft Output</i>	
Output Address	
Status or Error Code	
Record Type	
Directory Version	
Program Version	

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<i>ACRO ID Compare Data</i>	
Files Returned	0,1,2,3,4
Fraud Victim	Y,N
Safescan Code	
L90 Search Score	

<i>ChoicePoint Drivers License ID Compare Data</i>	
CP # of Candidates Returned	
CP PI51 Classification	RS = Report Subject
CP Name-Last	
CP Name-First	
CP Name-Middle	
CP Name-Suffix	
CP Date of Birth	
CP Gender	
CP SSN	
CP FSI-Name-Last	Match,Discrepancy,blank
CP FSI-Name-First	M,D,blank
CP FSI-Name-Middle	M,D,blank
CP FSI-Name-Suffix	M,D,blank
CP FSI-Date of Birth	M,D,blank
CP FSI-Gender	M,D,blank
CP FSI-SSN	M,D,blank
CP DL51Classification	CP = Current Personal CL = Current Learner's Permit CC = Current Commercial PP = Previous Personal PC = Previous Commercial
CP Driver's License Number	
CP Driver's License State	
CP FSI-Driver's License Nbr	M,D,blank
CP FSI-Driver's License State	M,D,blank
CP Driver's License Expiration Date	possible future enhancement
CP Driver's License Issue Date	possible future enhancement
CP AL51 Classification	RA = Residence Address FA = Former Address
CP Address - House Number	
<i>ChoicePoint Drivers License ID Compare Data (cont)</i>	

CP Address - Street Name	
CP Address - Apartment Number	
CP Address - City	
CP Address - State	
CP Address - Zip	
CP Address - Zip Code + 4	
CP FSI-Address - House Number	M,D,blank
CP FSI-Address - Street Name	M,D,blank
CP FSI-Address-Apt Number	M,D,blank
CP FSI-Address-City	M,D,blank
CP FSI-Address-State	M,D,blank
CP FSI-Address-Zip Code	M,D,blank
CP FSI-Address-Zip Code + 4	M,D,blank

CP = Choicepoint

<i>MetroNet ID Compare Data</i>	
MN Name	
MN Address	
MN Phone Number	
MN Primary Response Code	
MN Nm/Add Verification Response Code	
MN Phone Verification Response Code	
MN EDA Request	Y,N
MN EDA Request Confidence Code	Null, if EDA Check = 'N'

\* MN = MetroNet

<i>Trade Line Test Data</i>	
Trade Type	M,A,P,S,G
Date Opened	
Lender Name	
Lender - Multiple Choice Options*	
Lender - Consumer Response	
Terms or Monthly Pmt	
Terms or Monthly Pmt - MC Options*	
Terms or Monthly Pmt - Consumer Resp	

\* Multiple Choice Options should be stored in the order presented to the consumer and with the correct response included.

# FIG 16 Pattern Recognition Criteria

Match Name	Pattern Recognition Code	Fields Matched	Fields Not Equal	Fields In which match is Irrelevant	Time Frame	Additional Criteria	Reasoning
Same Consumer	C	Last Name, First Name, SSN, DOB, Valid SSN Flag		Str Num, City, State, Zip, E-mail address, IP address, home phone number	Greater than 2 attempts within 72 hours	if same First Name AND same Last Name AND same SSN AND same DOB -> OK; else if different First Name OR different Last Name OR different SSN OR different DOB -> POSSIBLE FRAUD RECOGNIZED	On 2nd attempt, recognize the consumer has visited us once before and display "same QILT. POSSIBLE FRAUD: Greater than 2 attempts for same consumer."
Same E-mail Address/Different Customer	D	E-mail address matches		Str Num, City, State, Zip, IP address, home phone number	Greater than 2 attempts within 72 hours	if same First Name AND same Last Name AND same SSN AND same DOB -> OK; else if different First Name OR different Last Name OR different SSN OR different DOB -> POSSIBLE FRAUD RECOGNIZED	Same person may re-enter application; POSSIBLE FRAUD: odds of multiple attempts within specified time frame thru different customers from same e-mail address are unlikely - Except for spouses (children over 18 probably have different E-mail addresses).
Same E-mail Address/Same Customer	E	E-mail address matches		Str Num, City, State, Zip, IP address, home phone number	Greater than 2 attempts within 60 days	if same First Name AND same Last Name AND same SSN AND same DOB -> OK; else if different First Name OR different Last Name OR different SSN OR different DOB -> POSSIBLE FRAUD RECOGNIZED	Same person may re-enter application; POSSIBLE FRAUD: odds of multiple attempts within specified time frame thru same customer from same e-mail address are unlikely - Except for spouses. Customers should use special access after RCA completed once.
Same Last Name	L	Last name, IP address matches		Str Num, City, State, Zip, IP address, home phone number	Greater than 2 attempts within 72 hours	if same First Name AND same SSN AND same DOB -> OK; else if different First Name OR different SSN OR different DOB -> POSSIBLE FRAUD RECOGNIZED	FRAUD (and possibly HOSTILE ATTACK?) : someone knows Last Name, and possibly address, changes First Name, SSN, and/or DOB to 'steal identity'

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# FIG Pattern Recognition Criteria

Same Addr & SSN	S	Str Num, City, State, Zip, SSN, Valid SSN Flag all match	Last Name	First Name, DOB, home phone number	Greater than 2 attempts within 72 hours		FRAUD: someone stealing info about another, but using own address for mailing purposes, trying various Last Names
Same Addr & Last Name	N	Str Num, City, State, Zip, Last Name, Valid SSN Flag all match	SSN		Greater than 2 attempts within 72 hours		FRAUD: someone stealing info about another, but using own address for mailing purposes, trying various SSNs
6 for 6	X	Last Name, First Name, IP address, SSN, DOB, E-mail, State, Zip all match			Greater than 2 attempts within 72 hours		On 2nd attempt, recognize the consumer has visited us once before and display the same QILT. POSSIBLE FRAUD: Greater than 2 attempts for same consumer.
Same Application	A	IP address, First name, middle, last name, suffix, E-mail address, Str number, Street Name, Street Type, City, State, Zip, SSN, Home Phone, DOB, SSN Valid flag all the match	Last Name		Greater than 2 attempts within 24 hours		POSSIBLE HOSTILE ATTACK - someone varying piece of application information - similar to attempts for ACRO files (per Jim Dittenbaugh)

904 ✓

Fig. 18

## Pattern Recognition Match Action

Match Name	Number of Sessions (returned from Pattern Recognition)	Action
Same Consumer	0	new QILT
Same Consumer	1	previous QILT
Same Consumer	> 1	Suspected Fraud: lock out
Same E-mail/Different Customer/Different Consumer	0	new QILT
Same E-mail/Different Customer/Different Consumer	1	new QILT
Same E-mail/Different Customer/Different Consumer	> 1	Suspected Fraud: lock out
Same E-mail/Same Customer/Different Consumer	0	new QILT
Same E-mail/Same Customer/Different Consumer	1	new QILT
Same E-mail/Same Customer/Different Consumer	> 1	Suspected Fraud: lock out
Same Last Name/Same IP Address	0	new QILT
Same Last Name/Same IP Address	1	new QILT
Same Last Name/Same IP Address	> 1	Suspected Fraud: lock out
Same Address/Same SSN/Different Last Name	0	new QILT
Same Address/Same SSN/Different Last Name	1	new QILT
Same Address/Same SSN/Different Last Name	> 1	Suspected Fraud: lock out
Same Address/Different SSN/Same Last Name	0	new QILT
Same Address/Different SSN/Same Last Name	1	new QILT
Same Address/Different SSN/Same Last Name	> 1	Suspected Fraud: lock out
6 for 6	0	new QILT
6 for 6	1	new QILT
6 for 6	> 1	Suspected Fraud: lock out
Same Application	0	new QILT
Same Application	1	new QILT
Same Application	> 1	Suspected Fraud: lock out

~ 912

FIG. 19

0004536 112604

TRADE LINE TEST POINT ASSIGNMENT MATRIX FOR TRADE TYPES (EXAMPLE)					
Mortgage Loan Question(s)	Auto Loan Question(s)	Installment Loan Question(s)	Student Loan Question(s)	Gas Card Question	Max Allowable Certainty Score
50	25	25			100
50	30		20		100
50	40			10	100
50		30	20		100
50		40		10	100
60			30	10	100
	35	35	30		100
	45	45		10	100
	50		30	10	90
		50	30	10	90
50	40				90
50		40			90
60			30		90
60				10	70
	45	45			90
	50		30		80
	50			10	60
		50	30		80
		50		10	60
			30	10	40
50					50
	40				40
		40	30		40
				10	30
					10

90%

TRADE LINE TEST WEIGHT ASSIGNMENT MATRIX FOR QUESTION TYPES (EXAMPLE)			
(%)			
Lender Name Question	Monthly Payment Question	Terms Question	No Second Question
75	25		
80		20	
80			0
*100	0		
*100		0	

\* These entries apply to the Gas Card Trade Type only. A second question will never be posed for Gas Card Trade Types, therefore all of the points available for this trade type should be applied to the Credit Provider Question.

Fig. 21

MATCH QUALITY MATRIX FOR TRADE LINE TEST (EXAMPLE)	
Certainty Score	Customer Ranking
85 - 100	B
40 - 84	R
10 - 39	P
0 - 9	N

Fig. 22

0904586 11304

CERTAINTY RESULTS FOR ID DECISIONING - sorted by Certainty Score				Certainty Score	
PROCESS RESULTS				CERTAINTY SCORE	
ACRO	MetroNet	ChoicePoint	Trade Line Test	Standard	Custom
B	B	B	B	100	
B	B	R	B	95	
B	R	B	B	95	
R	B	B	B	95	
B	B	P	B	91	
B	B	N	B	90	
B	R	R	B	90	
R	B	R	B	90	
R	R	B	B	90	
B	R	P	B	86	
R	B	P	B	86	
B	R	N	B	85	
B	P	B	B	85	
R	B	N	B	85	
R	R	R	B	85	
P	B	B	B	85	
R	R	P	B	81	
B	B	B	R	80	
B	P	R	B	80	
B	N	B	B	80	
R	R	N	B	80	
R	P	B	B	80	
P	B	R	B	80	
P	R	B	B	80	
B	P	P	B	76	
P	B	P	B	76	
B	B	R	R	75	
B	R	B	R	75	
B	P	N	B	75	
B	N	R	B	75	
R	B	B	R	75	
R	P	R	B	75	
R	N	B	B	75	
P	B	N	B	75	
P	R	R	B	75	
B	B	P	R	71	
B	N	P	B	71	
R	P	P	B	71	
P	R	P	B	71	
B	B	N	R	70	
B	R	R	R	70	
B	N	N	B	70	
R	B	R	R	70	
R	R	B	R	70	
R	P	N	B	70	
R	N	R	B	70	
P	R	N	B	70	
P	P	B	B	70	
B	R	P	R	66	

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FIG. 23

0000436 11304

CERTAINTY SCORES FOR ID DECISIONING					
PROCESS RESULTS				CERTAINTY SCORE	
ACRO	MetroNet	ChoicePoint	Trade Line Test	Standard	Custom
R	B	P	R	66	
R	N	P	B	66	
B	R	N	R	65	
B	P	B	R	65	
R	B	N	R	65	
R	R	R	R	65	
R	N	N	B	65	
P	B	B	R	65	
P	P	R	B	65	
P	N	B	B	65	
R	R	P	R	61	
P	P	P	B	61	
B	P	R	R	60	
B	N	B	R	60	
R	R	N	R	60	
R	P	B	R	60	
P	B	R	R	60	
P	R	B	R	60	
P	P	N	B	60	
P	N	R	B	60	
B	P	P	R	56	
P	B	P	R	56	
P	N	P	B	56	
B	B	B	P	55	
B	P	N	R	55	
B	N	R	R	55	
R	P	R	R	55	
R	N	B	R	55	
P	B	N	R	55	
P	R	R	R	55	
P	N	N	B	55	
B	N	P	R	51	
R	P	P	R	51	
P	R	P	R	51	
B	B	B	N	50	
B	B	R	P	50	
B	R	B	P	50	
B	N	N	R	50	
R	B	B	P	50	
R	P	N	R	50	
R	N	R	R	50	
P	R	N	R	50	
P	P	B	R	50	
B	B	P	P	46	
R	N	P	R	46	
B	B	R	N	45	
B	B	N	P	45	
B	R	B	N	45	
B	R	R	P	45	

915

FIG. 24

00045666  
112211 23546666

CERTAINTY SCORES FOR ID DECISIONING					
PROCESS RESULTS				CERTAINTY SCORE	
ACRO	MetroNet	ChoicePoint	Trade Line Test	Standard	Custom
R	B	B	N	45	
R	B	R	P	45	
R	R	B	P	45	
R	N	N	R	45	
P	P	R	R	45	
P	N	B	R	45	
B	B	P	N	41	
B	R	P	P	41	
R	B	P	P	41	
P	P	P	R	41	
B	B	N	N	40	
B	R	R	N	40	
B	R	N	P	40	
B	P	B	P	40	
R	B	R	N	40	
R	B	N	P	40	
R	R	B	N	40	
R	R	R	P	40	
P	B	B	P	40	
P	P	N	R	40	
P	N	R	R	40	
B	R	P	N	36	
R	B	P	N	36	
R	R	P	P	36	
P	N	P	R	36	
B	R	N	N	35	
B	P	B	N	35	
B	P	R	P	35	
B	N	B	P	35	
R	B	N	N	35	
R	R	R	N	35	
R	R	N	P	35	
R	P	B	P	35	
P	B	B	N	35	
P	B	R	P	35	
P	R	B	P	35	
P	N	N	R	35	
B	P	P	P	31	
R	R	P	N	31	
P	B	P	P	31	
B	P	R	N	30	
B	P	N	P	30	
B	N	B	N	30	
B	N	R	P	30	
R	R	N	N	30	
R	P	B	N	30	
R	P	R	P	30	
R	N	B	P	30	
P	B	R	N	30	

916

09045660

CERTAINTY SCORES FOR ID DECISIONING					
PROCESS RESULTS				CERTAINTY SCORE	
ACRO	MetroNet	ChoicePoint	Trade Line Test	Standard	Custom
P	B	N	P	30	
P	R	B	N	30	
P	R	R	P	30	
N	B	B	N	30	
N	B	B	N	30	
N	B	B	N	30	
N	B	B	N	30	
B	P	P	N	26	
B	N	P	P	26	
R	P	P	P	26	
P	B	P	N	26	
P	R	P	P	26	
B	P	N	N	25	
B	N	R	N	25	
B	N	N	P	25	
R	P	R	N	25	
R	P	N	P	25	
R	N	B	N	25	
R	N	R	P	25	
P	B	N	N	25	
P	R	R	N	25	
P	R	N	P	25	
P	P	B	P	25	
N	B	R	N	25	
N	B	R	N	25	
N	B	R	N	25	
N	B	R	N	25	
N	R	B	N	25	
N	R	B	N	25	
N	R	B	N	25	
B	N	P	N	21	
R	P	P	N	21	
R	N	P	P	21	
P	R	P	N	21	
N	B	P	N	21	
N	B	P	N	21	
N	B	P	N	21	
N	B	P	N	21	
B	N	N	N	20	
R	P	N	N	20	
R	N	R	N	20	
R	N	N	P	20	
P	R	N	N	20	
P	P	B	N	20	
P	P	R	P	20	
P	N	B	P	20	
N	B	N	N	20	
N	B	N	N	20	

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FIG. 26



03094536 112504

CERTAINTY SCORES FOR ID DECISIONING					
PROCESS RESULTS				CERTAINTY SCORE	
ACRO	MetroNet	ChoicePoint	Trade Line Test	Standard	Custom
N	B	N	N	20	
N	B	N	N	20	
N	R	R	N	20	
N	R	R	N	20	
N	R	R	N	20	
N	R	R	N	20	
R	N	P	N	16	
P	P	P	P	16	
N	R	P	N	16	
N	R	P	N	16	
N	R	P	N	16	
N	R	P	N	16	
R	N	N	N	15	
P	P	R	N	15	
P	P	N	P	15	
P	N	B	N	15	
P	N	R	P	15	
N	R	N	N	15	
N	R	N	N	15	
N	R	N	N	15	
N	R	N	N	15	
N	P	B	N	15	
N	P	B	N	15	
N	P	B	N	15	
N	P	B	N	15	
P	P	P	N	11	
P	N	P	P	11	
P	P	N	N	10	
P	N	R	N	10	
P	N	N	P	10	
N	P	R	N	10	
N	P	R	N	10	
N	P	R	N	10	
N	P	R	N	10	
N	N	B	N	10	
N	N	B	N	10	
N	N	B	N	10	
N	N	B	N	10	
P	N	P	N	6	
N	P	P	N	6	
N	P	P	N	6	
N	P	P	N	6	
N	P	P	N	6	
P	N	N	N	5	
N	P	N	N	5	
N	P	N	N	5	
N	P	N	N	5	
N	P	N	N	5	
N	N	R	N	5	

918

FIG. 27

0904586 112504

CERTAINTY SCORES FOR ID DECISIONING					
PROCESS RESULTS				CERTAINTY SCORE	
ACRO	MetroNet	ChoicePoint	Trade Line Test	Standard	Custom
N	N	R	N	5	
N	N	R	N	5	
N	N	R	N	5	
N	N	P	N	1	
N	N	P	N	1	
N	N	P	N	1	
N	N	P	N	1	
N	N	N	N	0	
N	N	N	N	0	
N	N	N	N	0	
N	N	N	N	0	

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EVENT	MAX SCORE		ACRO		METRONET		CHOICEPOINT		TRADE LINE TEST	
	Standard	Custom	Standard	Custom	Standard	Custom	Standard	Custom	Standard	Custom
Big Hit	100		20		20		10		50	
Regular Hit	70		15		15		5		30	
Possible Hit	36		5		5		1		5	
No Hit	0		0		0		0		0	

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FIG. 29

CERTAINTY SCORE THRESHOLD TABLE	
Certainty Score	Action
80 - 100	Action A
60 - 79	Action B
40 - 59	Action C
0 - 39	Action D

922 ~

FIG. 30

**EQUIFAX**

## Identity Verification Center

### Interactive Query

To apply for your digital certificate, you must enter the information requested below.  
Required fields are BOLD.

#### Personal Identification Information

Your Name

First

Middle

Last

Suffix

Gender ☐ Female

☒ Male

Social Security Number

Date of Birth Month  Day  Year

Maiden Name  
(if applicable)

email Address

(reenter for  
confirmation)

#### Current Address

Address

Line 2

City

State

Zip

County/Parish

Time at Current  
Address

Former Address

(Required if current address less than 2 years)

Address 8544 Fulton Industrial Blvd

Line 2

City Atlanta

State GA

Zip 30396

County/Parish Fulton

#### Phone Number Information

Phone numbers may be formatted (nnn)nnn-nnnn , or nnn-nnn-nnnn , or n

Home Phone Number (770) 592-3673

Has the area code of your home phone number changed in the last 6 months? No

Have you had your current home phone number for more than 4 months? Yes

Is your home phone number published? Yes

Work Phone Number

Extension

#### Driver's License Information

Do you have or have you ever had a driver's license? Yes  
(number and state required if yes) No

Driver's License Number 336492014

State of Issue GA

Driver's License Address Same as Current Address  
(Address required if different) Same as Former Address  
Different Address

Address

Line 2

City

State

Zip

Please enter the following information.  
It will be used for additional security.

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[illegible]

~~Cancel Request~~

	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099	2100	2101	2102	2103	2104	2105	2106	2107	2108	2109	2110	2111	2112	2113	2114	2115	2116	2117	2118	2119	2120	2121	2122	2123	2124	2125	2126	2127	2128	2129	2130	2131	2132	2133	2134	2135	2136	2137	2138	2139	2140	2141	2142	2143	2144	2145	2146	2147	2148	2149	2150	2151	2152	2153	2154	2155	2156	2157	2158	2159	2160	2161	2162	2163	2164	2165	2166	2167	2168	2169	2170	2171	2172	2173	2174	2175	2176	2177	2178	2179	2180	2181	2182	2183	2184	2185	2186	2187	2188	2189	2190	2191	2192	2193	2194	2195	2196	2197	2198	2199	2200	2201	2202	2203	2204	2205	2206	2207	2208	2209	2210	2211	2212	2213	2214	2215	2216	2217	2218	2219	2220	2221	2222	2223	2224	2225	2226	2227	2228	2229	2230	2231	2232	2233	2234	2235	2236	2237	2238	2239	2240	2241	2242	2243	2244	2245	2246	2247	2248	2249	2250	2251	2252	2253	2254	2255	2256	2257	2258	2259	2260	2261	2262	2263	2264	2265	2266	2267	2268	2269	2270	2271	2272	2273	2274	2275	2276	2277	2278	2279	2280	2281	2282	2283	2284	2285	2286	2287	2288	2289	2290	2291	2292	2293	2294	2295	2296	2297	2298	2299	2300	2301	2302	2303	2304	2305	2306	2307	2308	2309	2310	2311	2312	2313	2314	2315	2316	2317	2318	2319	2320	2321	2322	2323	2324	2325	2326	2327	2328	2329	2330	2331	2332	2333	2334	2335	2336	2337	2338	2339	2340	2341	2342	2343	2344	2345	2346	2347	2348	2349	2350	2351	2352	2353	2354	2355	2356	2357	2358	2359	2360	2361	2362	2363	2364	2365	2366	2367	2368	2369	2370	2371	2372	2373	2374	2375	2376	2377	2378	2379	2380	2381	2382	2383	2384	2385	2386	2387	2388	2389	2390	2391	2392	2393	2394	2395	2396	2397	2398	2399	2400	2401	2402	2403	2404	2405	2406	2407	2408	2409	2410	2411	2412	2413	2414	2415	2416	2417	2418	2419	2420	2421	2422	2
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**EQUIFAX**

**Identity Verification Center**

*Interactive Query*

1. Your credit file indicates you may have a mortgage loan, o  
around August 1998. Please choose the credit provider for th  
the following options:

- ☐ BANK OF AMERICA, FSB
- ☐ DARBY BANK & TRUST CO.
- ☒ HEALTH CARE CREDIT UNION
- ☐ IBEW FEDERAL CREDIT UNION
- ☐ NONE OF THE ABOVE

2. Please choose the range within which your monthly paym  
previously referenced account. If you make bi-weekly payme  
payment by 2.17 to calculate the monthly payment.

- ☐ \$575 - \$674
- ☐ \$675 - \$774
- ☒ \$775 - \$874
- ☐ \$875 - \$974
- ☐ NONE OF THE ABOVE

3. Your credit file indicates you may have an installment acc  
loans, electronic/appliance accounts, jeweler accounts, auto  
opened in or around November 1994. Please choose the cred  
this account from the following options:

- ☒ EXCEL FEDERAL CREDIT UNION
- ☐ HALLMARK FINANCE CO.
- ☐ INDEPENDENT BANK
- ☐ JOE COOPER'S FINANCE CORP.
- ☐ NONE OF THE ABOVE





**EQUIFAX**

**Identity Verification Center**

*Interactive Query*

You have been successfully authenticated.  
To get your digital certificate, click the continue button.

Continue

0904536 11604  
10321 0854660

Fig. 36

# Equifax User Enrollment

Enrollment Status

The Challenge Response you entered does not match the one in our records. Please re-type and click Check Enrollment Status again. If the problem persists, contact the system administrator.

To check the status of your user enrollment, please enter the Challenge Response exactly as you did when you submitted your enrollment request.

## Check User Enrollment Status

Challenge Question: What is Hash's favorite Hash?

Challenge Response:

# Equifax User Enrollment

Submit Enrollment Request

To enroll yourself and obtain a certificate to access Equifax's secure network:

1. Verify and submit the user enrollment form below.
2. Make sure you enter a Challenge Question of your choice (e.g., "What is the last 4 digits of your home phone number?") and the corresponding Challenge Response (e.g., "2145"). When checking your enrollment status later, you must provide the same Challenge Response. Unlike a typical password protection, the Challenge Question/Response combination is much easier to recall after a long period of time. Since the Challenge Response is case-sensitive, you may want to use all lower-case or all upper-case letters.
3. Follow instructions to bookmark the screen that allows you to check your enrollment status later.
4. On the Check Status screen, enter your Challenge Response to check the status of your enrollment request.
5. If your request is approved, your certificate will be downloaded automatically.
6. Follow instructions to confirm your certificate.

## Direct User Enrollment

First Name: Paul

Last Name: Benton

E-mail Address: pbenton@mycompany.com

Challenge Question: What is Hash's favorite Hash

Challenge Response: SHA1

~~Verify and Submit~~

~~Exit and Re-authenticate~~

-16.36

# Equifax

## Certificate Central

Certificate Central is the starting point for actual certificate issuance.

If you have questions on Certificate Enrollment, please read the Equifax Certificate Enrollment Frequently Asked Questions and Answers for further information.

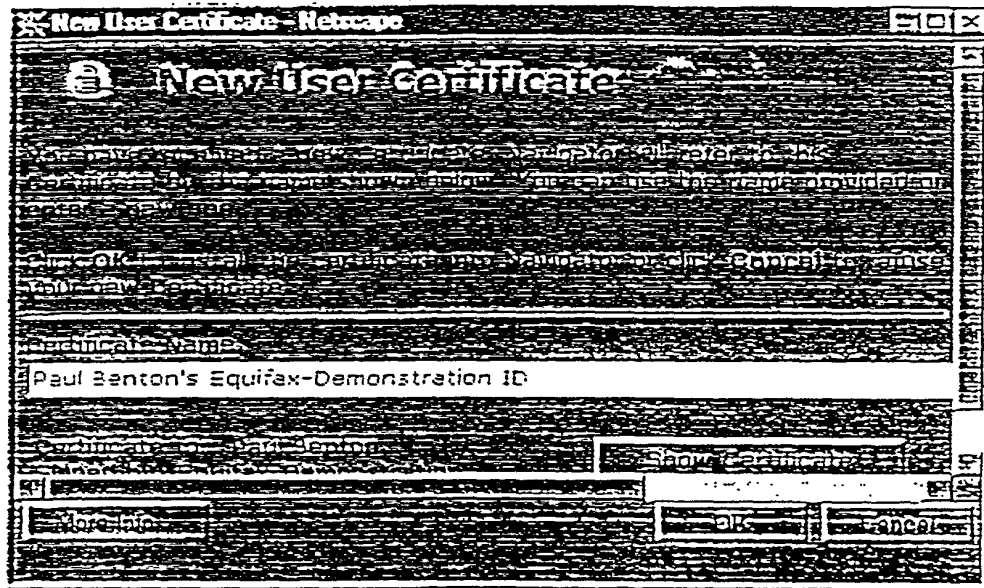
What browsers are supported for certificate enrollment?

Certificate enrollment supports Netscape Navigator 3.x, Navigator and Communicator 4.x, and Microsoft Internet Explorer 4.x with JavaScript enabled.

### Equifax Certificate Enrollment

Mr. Benton, to request your certificate based on your successful authentication, press the GO button.

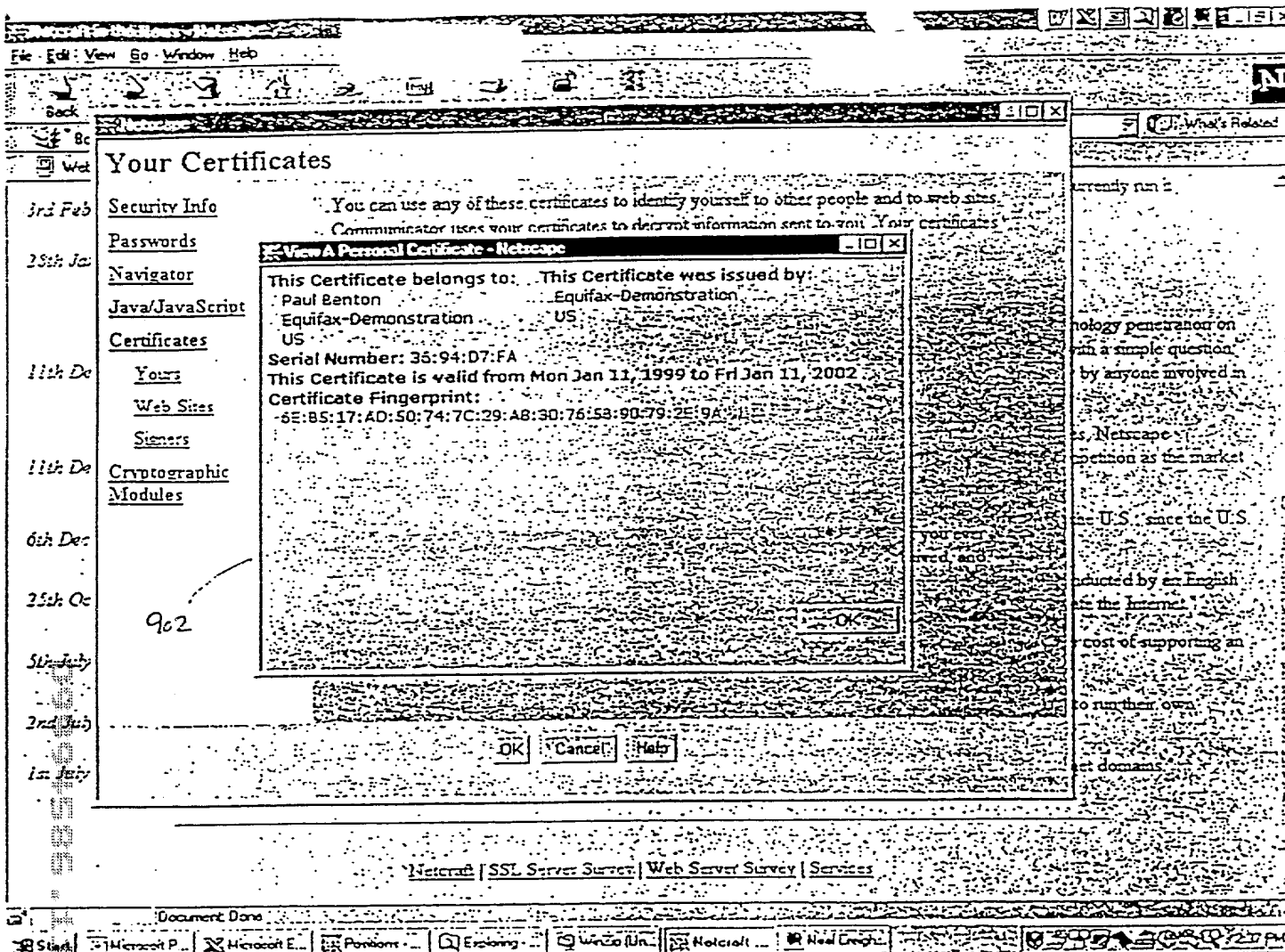




End

FIG. 40

0994586 112604



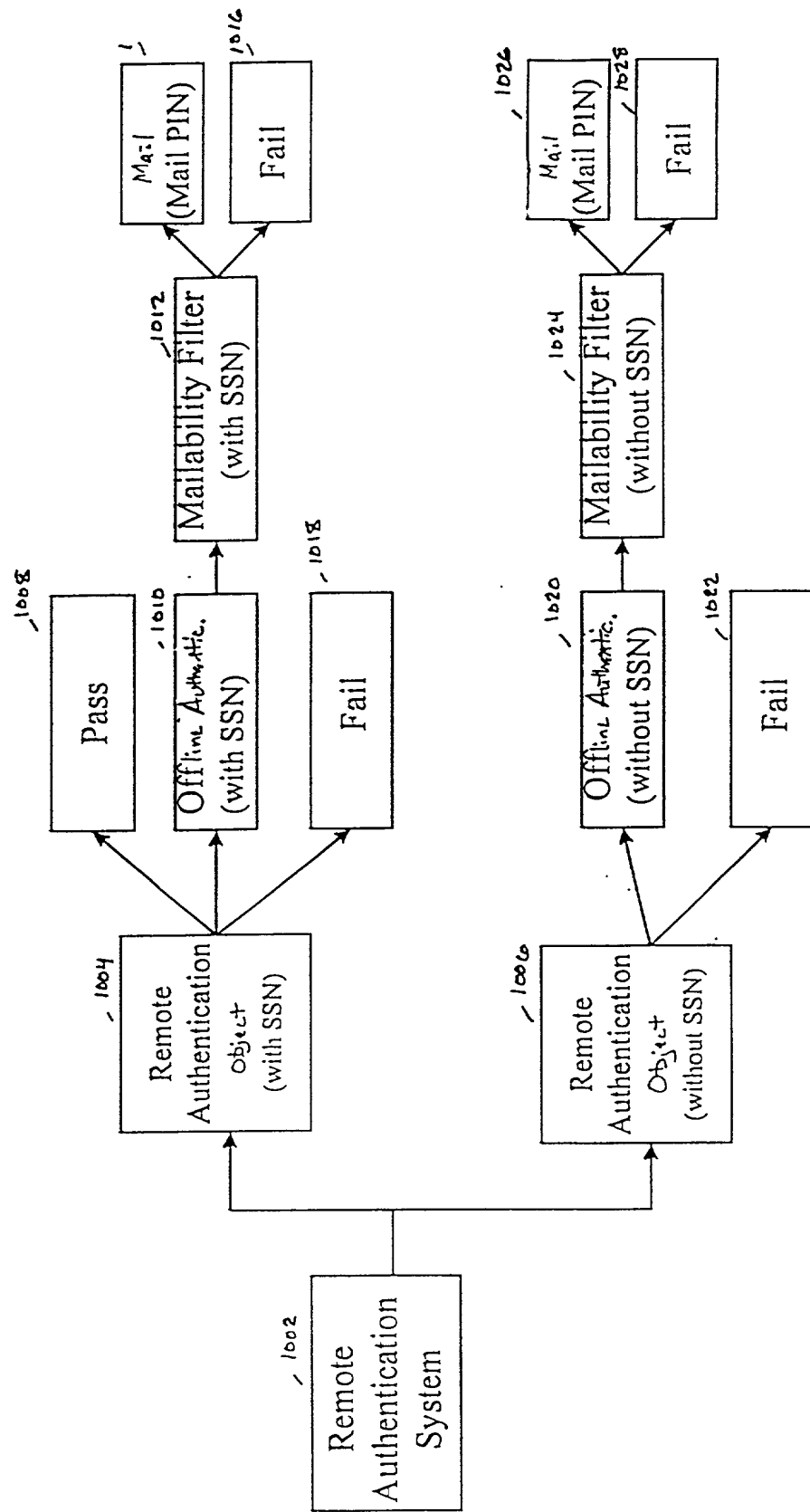


FIG. 4

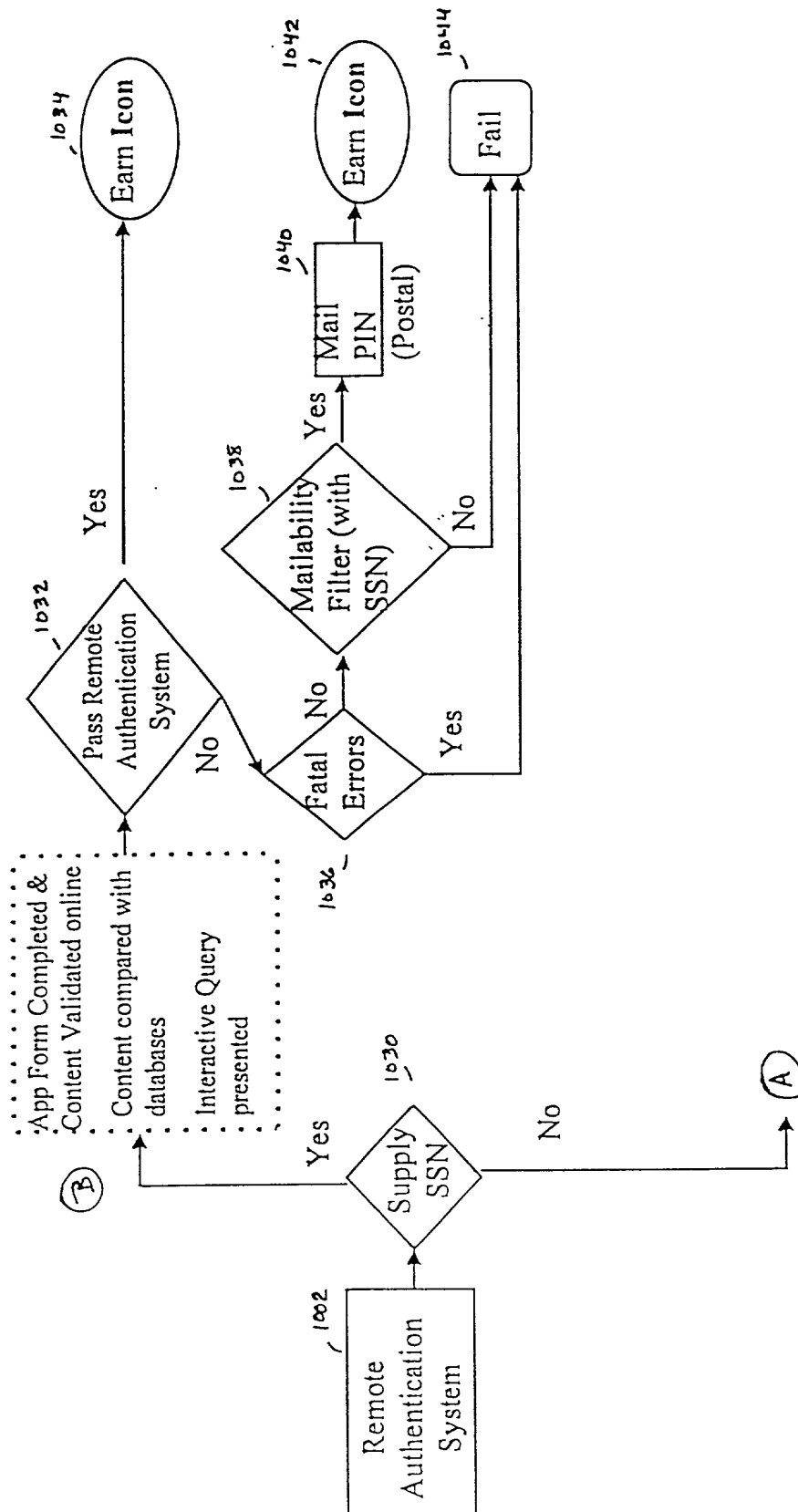


FIG. 43



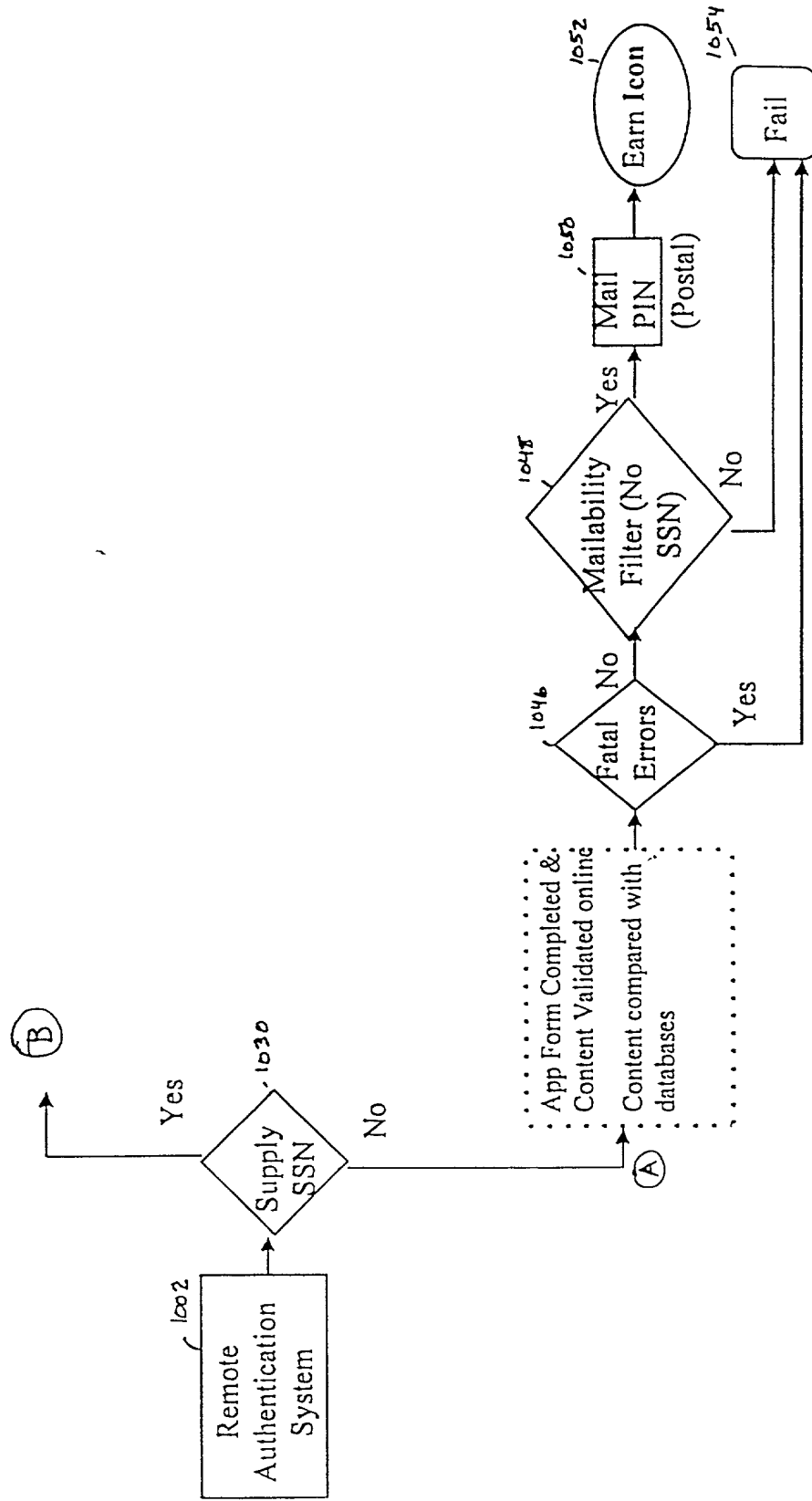


FIG. 44

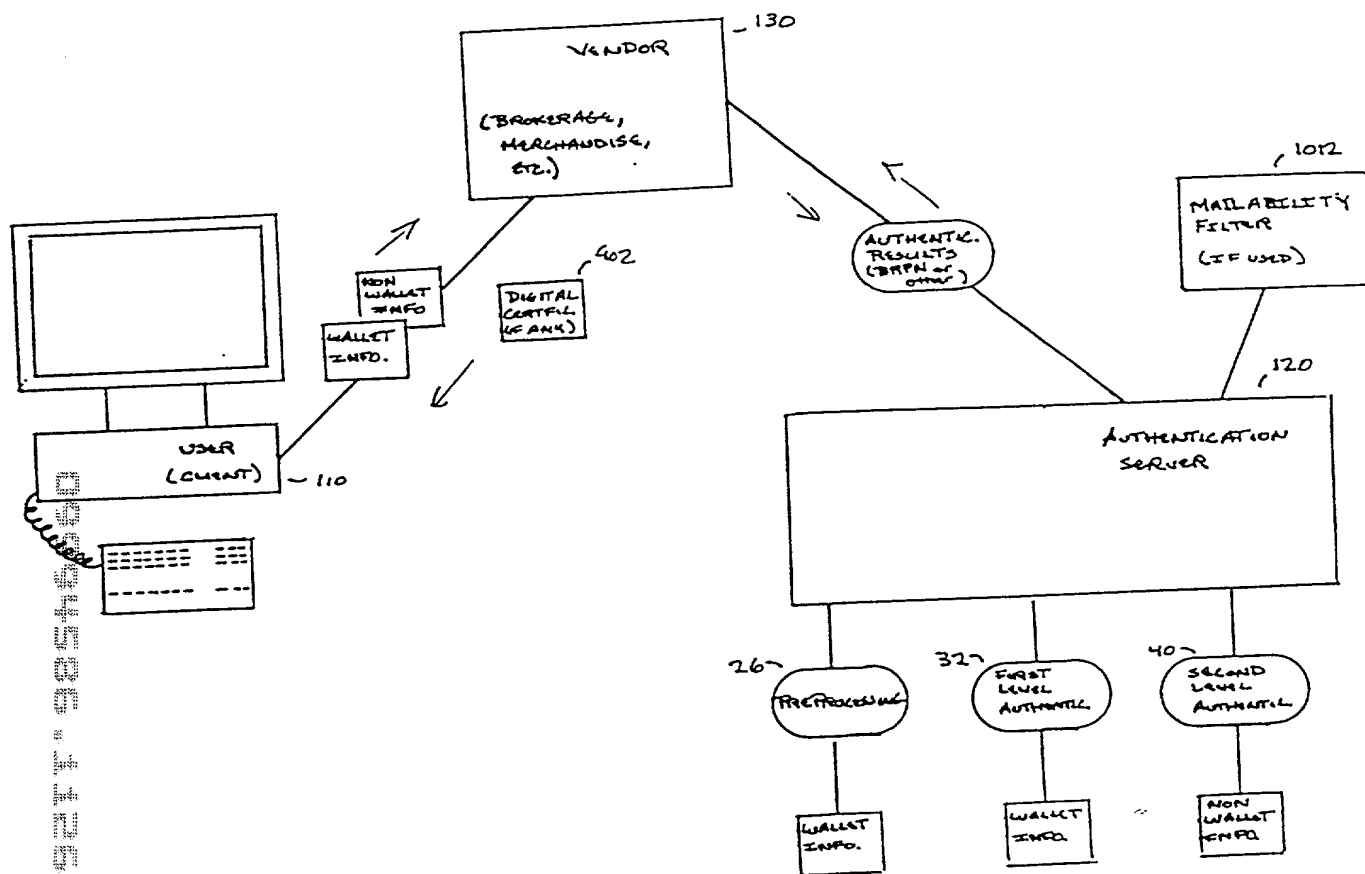


FIG. 45